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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part '	1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Y	our full name	Lakesha	
		First name	First name
	rite the name that is on our government-issued	_ c	
	icture identification (for	Middle name	Middle name
	kample, your driver's cense or passport	Moore	
lic	ense or passport	Last name	Last name
ide	ring your picture entification to your eeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. A	II other names you		
	ave used in the last	First name	First name
8	years		
In	ıclude your married or	Middle name	Middle name
	aiden names.	Total control of the	To the same of the
		Last name	Last name
		First name	First name
		Thot hand	T HOL HOLLING
		Middle name	Middle name
		Last name	Last name
3. O	only the last 4 digits fyour Social	XXX - XX- 1944	xxx - xx-
S	ecurity number or	OR	OR
Ta	ederal Individual axpayer	9 xx - xx-	9 xx - xx-
ld	dentification number	<u> </u>	

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D	ebtor 1 Lakesha First Name	C Moore  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1305 W 76th St Apt 5 Number Street	Number Street
		Chicago Illinois 60620	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			-
			-
		-	

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Debto	or 1 Lakesha	С	Moore		Case number (if kno	own)	
	First Name	Middle Nam					
Part 2	Tell the Court Abo	ut Your Bankrup	tcy Case				
Ba aı	he chapter of the ankruptcy Code you re choosing to file nder		brief description of each, s B2010)). Also, go to the top				ndividuals Filing for
8. H	ow you will pay the ee	more details a cashier's check may pay with  I need to pay Individuals to I request that judge may, but the official poyou choose the	a credit card or check wi the fee in installments. De Pay Your Filing Fee in In	Typically, if your attorney is the apre-printer of the pre-printer of	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so on ze and you are u	e fee yourself, r payment on y gn and attach to A).  If you are filingly if your incorunable to pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a ne is less than 150% of the fee in installments). If
ba	ave you filed for ankruptcy within the ist 8 years?	No.  Yes. District  District	Northern District of Illinois  Northern District of Illinois  Northern District of Illinois	When When When	7/23/2015 MM / DD / YYYY 11/28/2014 MM / DD / YYYY 2/26/2010 MM / DD / YYYY	Case number Case number Case number	15-bk-25159 14-bk-42893 10-bk-07841
ca be sp fil yo pa	re any bankruptcy ases pending or eing filed by a bouse who is not ling this case with bu, or by a business artner, or by an ffiliate?	✓ No.  Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
	o you rent your esidence?	✓ No.	e 12.  r landlord obtained an evict  Go to line 12.  Fill out <i>Initial Statement Ab</i> this bankruptcy petition.				

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C Debtor 1 Lakesha Moore Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Last Name
 Moore
 Case number (if known)

 Last Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Lakesha	Middle News	Moore	Case number (if know	wn)
Part 6: First Name  Answer These Que	Middle Name estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to li Yes. Go to li No. Go to li No. Go to li Yes. Go to li	s primarily consumer del individual primarily for a ne 16b. line 17. s primarily business debt siness or investment or the ne 16c. line 17.	personal, family, or house as? <i>Business debts</i> are de	bts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und expenses are	under Chapter 7. Go to line der Chapter 7. Do you estim paid that funds will be avai		roperty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mil	00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mil	00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to fill of title 11, United Staunder Chapter 7.  If no attorney represe out this document, I	e under Chapter 7, I am a ates Code. I understand th ents me and I did not pay have obtained and read th	ware that I may proceed, in the relief available under eat or agree to pay someone the notice required by 11 L	the information provided is true and f eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill J.S.C. § 342(b).  Code, specified in this petition.
	connection with a ba		in fines up to \$250,000, c	g money or property by fraud in or imprisonment for up to 20 years, or
	/s/ Lakesha Mod		Signature of	f Debtor 2
	Executed on	10/19/2017 MM / DD / YYYY	Executed	

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Debtor 1 Lakesha	С	Moore	Case number (if k	rnown)	
First Name	Middle Name	Last Name			
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the	
If you are not	debtor(s) the notice req	uired by 11 U.S.C. § 34	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I	
represented by an				ules filed with the petition is incorrect.	
attorney, you do not	_				
need to file this page.	/s/ Alexander Prebe	nr.	Date	10/19/2017	
. 0	Signature of Attorney	**		M / DD / YYYY	
	oignataro or 7 ttorrioy	TOT BODIO			
	Alexander Preber				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Av	enue			
	Street				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone	3122374979	Email address	apreber@semradlaw.com	
	Bar number		State		

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lakesha	С	Moore
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy line 55, Total real estate, from <i>Scriedule A/B</i>	*******
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,465.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,465.00
rt 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$10,429.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$11,032.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,461.00
	\$21,461.00
Your total liabilities  art 3: Summarize Your Income and Expenses	\$21,461.00
Your total liabilities  art 8: Summarize Your Income and Expenses  Schedule I: Your Income (Official Form 106I)	\$21,461.00 \$2,810.75
Your total liabilities  art 3: Summarize Your Income and Expenses	<u> </u>
Art 3: Summarize Your Income and Expenses  . Schedule I: Your Income (Official Form 106I)	<u> </u>

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C Moore Debtor 1 Lakesha Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,981.70 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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						age 10 or 12			
Fill in this	informatio	n to identify your c	ase:						
Debtor 1		esha	С		Moore				
Debtor 2	First	Name	Middle N	lame	Last Name				
(Spouse, if fi	iling) First	Name	Middle N	lame	Last Name				
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)				
Case nun (If known)	nber				()			_	
Officia	al Form	106A/B						Check if this is an amended filing	
Sche	dule A	/B: Prope	erty					12/1	
category responsib write your	where you le for supp r name and Describe	think it fits best. I lying correct infor I case number (if k Each Residenc	Be as complete a mation. If more s known). Answer e ce, Building, Lai	nd acc pace is very qu nd, or	urate as possible. If s needed, attach a s lestion. Other Real Estate	two married people a		are equally	
1. Do you	No. Go to		quitable interest i	in any	residence, building,	iand, or similar prope	rty:		
	Yes. When	e is the property?							
1.1	Street add	ress, if available, or	other description	☐ s	is the property? Chingle-family home uplex or multi-unit bu		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> aims Secured by Property.	
					ondominium or coop	· ·	Current value of the	Current value of the	
				H∧	lanufactured or mobile	e home	entire property?	portion you own?	
	Number	Street		Ш	and		Describe the nature of	f vour ownorship	
	Number	Olicet			vestment property imeshare		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	City	State	Zip Code	Other					
				Who one.	has an interest in th	e property? Check	Check if this is co (see instructions)	ommunity property	
					ebtor 1 only				
					ebtor 2 only				
					ebtor 1 and Debtor 2	•			
				ΔА	t least one of the debt	ors and another			
					r information you wi erty identification nu	sh to add about this i	tem, such as local		
If you	own or hav	ve more than one, li	st here:	p. 0p.	,	·····			
1.2					is the property? Chingle-family home	eck all that apply.	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i>	
	Street add	ress, if available, or	other description		uplex or multi-unit bu	ilding	Creditors Who Have Cla	aims Secured by Property.	
				Ħ٥	ondominium or coop	erative	Current value of the entire property?	Current value of the portion you own?	
				ш	lanufactured or mobile	e home	———	———	
	Number	Street			and ovestment property		Describe the nature of		
				ĦŢ	imeshare		interest (such as fee s the entireties, or a life		
	City	State	Zip Code		ther				
				one.	has an interest in th	e property? Check	Check if this is co (see instructions)	ommunity property	
					ebtor 1 only				
					ebtor 2 only ebtor 1 and Debtor 2	only			
					t least one of the debt	•			
						sh to add about this i	em, such as local		
					erty identification nu		, 525.1 40 10041		

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Debtor 1	Lakesha First Name	C Middle Name	Moore Last Name	Case number	r (if known)	
1.3Stre	et address, if available, or othe	[	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the port ve attached for Part 1. Writ	p ion you own for a e that number h				
	Describe Your Vehicles		in any vehicles, whether they are	registered or pe	*2 Include any vehicles	
you own tl	nat someone else drives. If yo ns, trucks, tractors, sport utili	u lease a vehicle,	in any vehicles, whether they are also report it on Schedule G: Executo cycles			
3.1	Make Model: Year:	Dodge Durango 2005	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar		Current value of the entire property? \$3000.00	Current value of the portion you own? \$3000.00
3.2	Make Model: Year:		instructions)  Who has an interest in the pro one.  Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Lakesha First Name	C Middle Name	Moore Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communication.	ly s and another	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> iims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> iims Secured by Property. Current value of the portion you own?
			At least one of the debtors  Check if this is commur instructions)			
Wat	teroraft aircraft motor ho	mes ATVs and othe	er recreational vehicles other	vehicles and acce	esories	
Exa	mples: Boats, trailers, motor No Yes	•	er recreational vehicles, other , fishing vessels, snowmobiles, r	notorcycle accessori	es	
Exa	mples: Boats, trailers, motor No Yes	•		notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ired claims on <i>Schedule D</i> iims Secured by Property. Current value of the
Exa	mples: Boats, trailers, motor No Yes Make Model: Year:	•	who has an interest in the pone.  Debtor 1 only	notorcycle accessori  property? Check  ly  s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Diims Secured by Property.
4.1	mples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communication.	property? Check  ly s and another  lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule Dims Secured by Property.  Current value of the

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Debtor 1 Lakesha Moore Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Mobile phone, Tv \$450.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1150.00 for Part 3. Write that number here .....

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Debtor 1 Lakesha Moore Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$15.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: PLS Card \$300.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Lakesha	C	Moore	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotia include personal checks, cashiers nents are those you cannot transf Issuer name:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pensio Examples: Interests in I	RA, ERISA, Keogh, 401(k), 403(b	o), thrift savings accounts	s, or other pension or profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		•			
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:			
22.		I prepayments d deposits you have made so the with landlords, prepaid rent, pub			
	Yes	Electric:			
		Gas:			
		Heating oil:			. —
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			·
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract f	or a periodic payment of money t	o you, either for life or fo	r a number of years)	
	No Yes	Issuer name and description:			

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Debt	or 1 Lakesha First Name	C Middle None o	Moore C	ase number (if known)	
0.4		Middle Name		alifiad atata tuitian nuanuan	
24.		330(b)(1), 529A(b), and 529(b)(1).	n qualified ABLE program, or under a q	ualified state fultion program.	
	✓ No  Yes	Institution name and description. Sep	parately file the records of any interests.11	U.S.C. § 521(c):	
25.		ble or future interests in property ( or your benefit	(other than anything listed in line 1), a	nd rights or powers	
	✓ No  Yes. Desc	ihe			
	100. 2000				
26.		rights, trademarks, trade secrets, met domain names, websites, procee	and other intellectual property ds from royalties and licensing agreement	ts	
	✓ No				
	Yes. Desc	ibe			
27.		chises, and other general intangib			
	Examples: Bui	ding permits, exclusive licenses, coop	erative association holdings, liquor license	es, professional licenses	
	Yes. Desc	ibe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own? Do not deduct secured
	Tax refunds ov	ved to you		Federal:	portion you own? Do not deduct secured
	Tax refunds ov  ✓ No  — Yes. Give s abou			Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ov  No Yes. Give s abou you a	pecific information them, including whether			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t	pecific information them, including whether lready filed the returns ne tax years	upport, child support, maintenance, divor	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t	pecific information them, including whether lready filed the returns ne tax years	upport, child support, maintenance, divor	State:  Local: ce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and t  Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	upport, child support, maintenance, divor	State:  Local: ce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds ov  No Yes. Give s about you a and t  Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	upport, child support, maintenance, divor	State: Local: ce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and t  Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	upport, child support, maintenance, divor	State: Local:  ce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and t  Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	upport, child support, maintenance, divor	State: Local: ce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount	pecific information them, including whether lready filed the returns ne tax years		State: Local:  Ce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	pecific information them, including whether lready filed the returns ne tax years	nts, disability benefits, sick pay, vacation p	State: Local:  Ce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	pecific information them, including whether lready filed the returns ne tax years	nts, disability benefits, sick pay, vacation p	State: Local:  Ce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 La		С	Moore	Case number (if known)	
	Fir	rst Name	Middle Name	Last Name		
31.		ests in insurance ples: Health, disab		lth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
		o es. Name the insu f each policy and l		Company name:	Beneficiary:	Surrender or refund value:
32.	If you proper	are the beneficiary			ey, or are currently entitled to receive	
	<u> </u>	co. Describe				
33.				you have filed a lawsuit or made irance claims, or rights to sue	a demand for payment	
	✓ No	o es. Describe				
34.		contingent and	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No	o es. Describe				
35.	Any fi	nancial assets y	ou did not already list			
	✓ No	o es. Describe				
		l				
36.			-	n Part 4, including any entries fo		\$315.00
Part	5: <b>D</b>	escribe Any Bu	usiness-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	Do you	u own or have ar	ny legal or equitable int	erest in any business-related pr	operty?	
		o. Go to Part 6. es. Go to line 38.				Current value of the portion you own? Do not deduct secured claims
38.	Accou	unts receivable o	or commissions you alre	eady earned		or exemptions
	✓ No	o es. Describe				
39.			nishings, and supplies ated computers, software	, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	ctronic devices
	✓ No	o es. Describe				
	<u> </u>					

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Deb	tor 1 Lakesha	С	Moore	Case number (if known)	
40	First Name	Middle Name	Last Name	" t " a d a	
40.		equipment, supplies you t	ise in business, and tools of you	rtrade	
	<b>✓</b> No				
	Yes. Describe				
41.	Inventory				
	- N				
	No No Describe				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				
					<del>-</del>
					<u> </u>
43. (	Customer lists, mailing	lists, or other compilation	ons		
	<b>✓</b> No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 U.	S.C. § 101(41A))?	
	— No				
	Yes. Desc	ribo			
	L Tes. Desc				
44.	Any business-related	property you did not alre	ady list		
	<b>✓</b> No				
	Yes. Give specific				_
	information				
		•			
					<del></del>
		•			
45. A	dd the dollar value of a	all of your entries from Pa	art 5, including any entries for p	ages you have attached	
<u> </u>	Describe Any E	orm and Commorcia	I Fishing Poloted Property	You Own or Have an Interest In.	
Part	If you own or have an	n interest in farmland, list it in	Part 1.	Tou Own or have an interest in.	
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercia	I fishing-related property?	
	No. Go to Part 7.		•		Current value of the
					portion you own?
	Yes. Go to line 47.	•			Do not deduct secured claims or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>√</b> No				
	Yes. Describe				
1					

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Debt	or 1	Lakesha First Name	C Middle Name	Moore Last Name	Case	number (if known)	
48.	Cro	ops-either growing	or harvested				
	<b>✓</b>	No Yes. Describe					
49.	Fai	rm and fishing equi	 pment, implements, machinery, fi	xtures, and tools of	f trade		
	<b>✓</b>	No Yes. Describe					
50.	Fai	rm and fishing supp	lies, chemicals, and feed				
	<b>✓</b>	No					
		Yes. Describe					
			<u> </u>				
51.	An	y farm- and comme	ercial fishing-related property you	did not already list	:		
		No Yes. Describe					
	Ш	res. Describe					
			II of your entries from Part 6, incl		or pages you hav	ve attached	
or Pa	irt 6	. Write that numbe	r nere		•••••		
Part 7	7 •	Describe All Pro	pperty You Own or Have an In	iterest in That Yo	u Did Not List	Above	
	Do	you have other pro	perty of any kind you did not alrea				
	Exa	i I	ts, country club membership				
		No Yes. Give specific					
	ш	information					
54. Ac	dd t	he dollar value of a	II of your entries from Part 7. Writ	te that number here	·	)	•
			•				
Part 8	٥.	List the Totals o	f Each Part of this Form				
55. <b>F</b>	art	1: Total real estate	e, line 2				
56. <b>p</b>	art	2 total vehicles, lir	ne 5	\$3000.00			
57. <b>P</b>	art :	3: Total personal a	nd household items, line 15	\$1150.00			
58. <b>P</b>	art -	4: Total financial a	ssets, line 36	\$315.00			
59. <b>F</b>	art	5: Total business-r	related property, line 45				
60. <b>F</b>	art	6: Total farm- and	fishing-related property, line 52				
61. <b>F</b>	art	7: Total other prop	erty not listed, line 54				
62. <b>T</b>	ota	l personal property	Add lines 56 through 61	\$4465.00		Convenience and according	+ \$4465.00
						Copy personal property total ►	
63. <b>T</b>	otal	of all property on S	Schedule A/B. Add line 55 + line 62				\$4465.00

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Fill in this information to identify your case:						
Debtor 1	Lakesha	С	Moore			
	First Name	Middle Name	Last Name	_		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	_		
United States Bankruptcy Court for the:		Northern	District of Illinois	_		
Case number (lf known)			(State)	_		

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt						
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A/	B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption				
	property	own	Check only one box for each exemption.					
		Copy the value from Schedule A/B						
	Brief description:	\$3,000.00	<b>✓</b> \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Dodge Durango, 2005		100% of fair market value, up to any	-				
	Line from Schedule A/B: 03		applicable statutory limit					
	Brief			735 ILCS 5/12-1001(a)				
	description:	\$300.00	\$300.00					
	Used Clothing Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	-				
3.	✓ No	ry 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					
	Yes							

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Debtor 1 Lakesha С Moore Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 **Used Household Goods** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$450.00 description: **✓** \$450.00 Used Mobile phone, Tv 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 Other financial account, 100% of fair market value, up to any **PLS Card** applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) description: \$15.00 **✓** \$15.00 Cash in hand 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

16

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Fill in	this information to identify your case	se:			
Debto	or 1 Lakesha	C Moore			
Depti	First Name	Middle Name Last Name			
Debto					
(Spous	ee, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
Case	number	(State)			
(If knov	vn)			_	<b>-</b>
Off	icial Form 106D			L	Check if this is an amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/15
Be as	complete and accurate as possib	le. If two married people are filing together, both are equinal Page, fill it out, number the entries, and attach it to	ally responsible for s	upplying correct i	
	and case number (if known).	,	•		,
1. I	Do any creditors have claims se	ecured by your property?			
[	No. Check this box and subm	it this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
	Yes. Fill in all of the information	below.			
Part	1: List All Secured Claims				
2.	List all secured claims. If a credit	or has more than one secured claim, list the creditor	Column A	Column B	Column C
		an one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Amount of claim	Value of	Unsecured
	name.	the claims in alphabetical order according to the creditor's	Do not deduct the value of collateral.	collateral that supports	<b>portion</b> If any
				this claim	
2.1	City of Chicago - Dep't of Revenue	Describe the property that secures the claim:	\$9,751.00	\$3,000.00	\$6,751.00
	Creditor's Name	Unpaid Tickets  As of the date you file, the claim is: Check all that apply.			
	PO Box 88292  Number Street	Contingent			
		Unliquidated			
	Chicago IL 60608	Disputed			
	City State ZIP Code Who owes the debt? Check one.	Nature of lien. Check all that apply.			
	✓ Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt  Date debt was	Last 4 digits of account number			
	incurred				
2.2	Illinois Title Loan Creditor's Name	Describe the property that secures the claim:	\$678.00	\$3,000.00	\$0.00
	5201 W North Ave	Dodge Durango   Value: \$3,000.00  As of the date you file, the claim is: Check all that apply.			
	Number Street	Contingent			
	Chicago IL 60639	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.  Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another  Check if this claim relates	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt wasincurred	Last 4 digits of account number			
		our entries in Column A on this page. Write that number	\$10,429.00		
	here:				

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	akesha	С	Moore	Case number (if known)
	rst Name ist Others to Be No	Middle Name tified for a Debt That Yo	Last Name	
T urt 2.	ot Others to Bo He	anouror a Bost mat re	ou / iii oudy Elotod	
				at you already listed in Part 1. For example, if a collection
• •			•	or in Part 1, and then list the collection agency here.  1, list the additional creditors here. If you do not have
• .	•	-	do not fill out or submit this pa	
1 Secreta	ary of State			ch line in Part 1 did you enter the creditor?
Name	•			<u>1</u>
	South Dirken Parkway		Last 4	digits of account number
Numbe	er Street			
Springf	field	Illinois 62723	3	
Citv		State Zip Co	ode	

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Fill in this in	formation to identify your ca	ase:			
Debtor 1	Lakesha First Name	C Middle Name	Moore Last Name		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name		
	es Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case numb (If known)	er			<del></del>	
Official	Form 106E/F				Check if this is an amended filing
Sche	dule E/F: Cre	ditors Who	Have Unsec	ured Claims	12/15
other party Form 106A/ claims that the entries i known).	to any executory contracts B) and on Schedule G: Exec are listed in Schedule D: C	or unexpired leases that cutory Contracts and Une. reditors Who Hold Claims ach the Continuation Pag	could result in a claim. Al xpired Leases (Official For Secured by Property. If me	so list executory contracts o m 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1. Do any	y creditors have priority un o. Go to Part 2. es.		ou?		
listed, As mu	identify what type of claim it i ch as possible, list the claims	s. If a claim has both priority	, and nonpriority amounts, li ling to the creditor's name. It	st that claim here and show b f you have more than two prio	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Lakesha Moore Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Elgin \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 150 Dexter Ct. Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60120 Illinois Elgin City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unpaid Tickets Is the claim subject to offset? Yes 4.2 ComEd \$900.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Illinois 60181 Oakbrook Terrace City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unpaid Electric Bills Is the claim subject to offset? **✓** No Yes CREDIT MANAGEMENT LP 4.3 \$785.00 2465 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2017 PO Box 118288 Number As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: COMCAST **✓** No Other. Specify CABLE Yes

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Debtor 1 Lakesha First Name Case number (if known) Moore Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2:

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	Focus Receivables Management	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 1130 Northchase Pkwy Se Ste 150	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Marietta Georgia 30067	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Notice only	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	Guaranty Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	PO Box 240200	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Milwaukee Wisconsin 53224	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Notice only	
	No		
	Yes		
4.6	HARRIS & HARRIS LTD		\$0.00
4.0	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ0.00
	111 W Jackson Blvd Ste 600 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60604	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Unsecured Debt	
	Is the claim subject to offset?	<del>_</del>	
	<u>✓</u> No		
	Yes		

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Debtor 1 Lakesha C Moore Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.7	MOMA FUNDING LLC Nonpriority Creditor's Name Po Box 788 Number Street  Kirkland Washington 98083	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	\$402.00
	City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Unsecured Debt	
4.8	Peoples Gas Nonpriority Creditor's Name 200 E. Randolph Number Street  Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Unpaid Gas Bill	\$604.00
4.9	RECEIVABLE MANAGEMENT Nonpriority Creditor's Name 240 EMERY ST Number Street  BETHLEHEM Pennsylvania 18015 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice only	\$0.00

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C Debtor 1 Lakesha Moore Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Santander Consumer USA \$8,241.00 Last 4 digits of account number Nonpriority Creditor's Name 14101 MYFORD RD FL 2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated TUSTIN 92780 California City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unsecured Debt Is the claim subject to offset? **✓** No Yes TCF Bank \$0.00 4.11 Last 4 digits of account number \_ Nonpriority Creditor's Name n/a 444 CEDAR ST When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAINT PAUL Minnesota 55101 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice only Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes 4.12 **TMobile** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 742596 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Ohio 45274 Cincinnati City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Lakesha C Moore Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purpos	es only	28 U.S.C. §1	59.	
			Total olamo				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$0.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,032.00				
	C: Tatal Add lines Of the court C:	c:	\$11,032.00				

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lakesha	С	Moore
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Official Form	1	06	G
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### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Continental Plaza	a Apartments		Residential Lease, Debtor is Lessee, Month to Month
	1330 W 76th St			WORLD TO WORLD
	Number	Street		
	Chicago	Illinois	60620	
	City	State	Zip Code	

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Fill in this info	rmation to identify your c	ase:		
Debtor 1	Lakesha	С	Moore	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(State)	
(If known)				Check if this is an
				amended filing
Official	Form 106H			
Schedul	le H: Your Cod	lebtors		12/15
1. Do you ha	, ,	ou are filing a joint case, do	not list either spouse as a c	odebtor.)
Idaho, Lo	• •		perty state or territory? (dashington, and Wisconsin.)	Community property states and territories include Arizona, California,
		er spouse, or legal equiva	lent live with you at the tim	e?
	No	. 4 , - : 1 - 9 - : - 4 - : : -	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Yes. In which community	y state or territory did you	ı live?	_ Fill in the name and current address of that person.
	Name of your spouse, for	ormer spouse, or legal equ	ivalent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	<u> </u>
again as	a codebtor only if that p	erson is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D),
Schedule	<i>E/F</i> (Official Form 106E	/F), or Schedule G (Offici	al Form 106G). Use Sched	ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this information to identify	your case:				
Debtor 1 Lakesha	С	Moore			
First Name	Middle Name	Last Nan	ne	 Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Nan	20	_	An amended filing
					A supplement showing post-petition chapter
United States Bankruptcy Court for the:	Northern	District of Illino (Sta			expenses as of the following date:
Case number		(0.0		_   .	
(If known)					MM / DD / YYYY
Official Form 106l					
Schedule I: Your Ir	icome				12/
	d, attach a separate she ry question.				not include information about your ional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	Employe	d		Employed
If you have more than one job, attach a separate page with		Not Emp			Not Employed
information about additional			,		
employers.	Occupation	Driver			
Include part time, seasonal, or self-employed work.	Employer's name	Ceridian			
Occupation may include student	Employer's address	1200 W Fult			
or homemaker, if it applies.		Number Street			Number Street
		Chicago City	Illinois State	60607 Zip Code	City State Zip Code
	How long employed	6 months			
	there?				<del></del>
Part 2: Give Details About	Manthly Income				
	WOULTHY INCOME				
Estimate monthly income as of spouse unless you are separated.		<b>n.</b> If you have no	othing to repo	ort for any line, v	write \$0 in the space. Include your non-filing
spouse unless you are separated.	the date you file this form			-	or that person on the lines below. If you need
spouse unless you are separated.  If you or your non-filing spouse have	the date you file this form		ormation for	-	
spouse unless you are separated.  If you or your non-filing spouse have	the date you file this form we more than one employer, eet to this form.  lary, and commissions (befo	combine the inf	ormation for	all employers fo	or that person on the lines below. If you need
spouse unless you are separated.  If you or your non-filing spouse have more space, attach a separate she  2. List monthly gross wages, sa deductions.) If not paid monthly	the date you file this form we more than one employer, eet to this form.  lary, and commissions (befo y, calculate what the monthly	combine the inf	For I	all employers fo	or that person on the lines below. If you need

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Debtor	1Lakesha First Name	C Middle Name	Moore Last Name		Case numbe	er (if		
	riist Name	WILGIE Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сору	line 4 here		→	4.	\$2,068.89		•	
	ıll payroll ded							
5a. <b>T</b>	ax, Medicare,	and Social Security deductions		5a.	\$324.63			
5b. <b>N</b>	Mandatory cor	ntributions for retirement plans		5b.	\$0.00			
5c. <b>V</b>	oluntary cont	ributions for retirement plans		5c.	\$0.00			
5d. <b>F</b>	Required repay	yments of retirement fund loans		5d.	\$0.00			
5e. <b>l</b> ı	nsurance			5e.	\$0.00			
5f. <b>D</b>	omestic supp	ort obligations		5f.	\$0.00			
5g. <b>l</b>	Jnion dues			5g.	\$91.00			
	Other deduction	ons. Specify: ions for Employment		5h. +	\$266.50			
6. <b>Add t</b> +5h.	he payroll de	<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +	-5f + 5g	6.	\$682.13			
7. Calcu	ulate total mo	nthly take-home pay. Subtract line 6 from lin	ne 4.	7.	\$1,386.75			
		ne regularly received:						
b	usiness, profe	om rental property and from operating a ession, or farm ent for each property and business showing						
	ross receipts, one total monthl	ordinary and necessary business expenses, any net income.	nd	8a.	\$0.00			
8b. <b>I</b>	nterest and di	vidends		8b.	\$0.00			
d	lependent reg	payments that you, a non-filing spouse, oularly receive spousal support, child support, maintenance						
		ent, and property settlement.		8c.	\$0.00			
		t compensation		8d.	\$0.00			
	Social Security			8e.	\$659.00			
Ir ca u h	nclude cash ass ash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefi emental Nutrition Assistance Program) or es	iits					
		e Programs Income		8f.	\$224.00			
8g. <b>F</b>	ension or ret	irement income		8g.	\$0.00			
8h. <b>C</b>	Other monthly	income. Specify: Pro-Rated 2016 Taxes		8h. +	\$541.00 +			
9. <b>Add</b> a	all other incon	<b>ne</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h.	9.	\$1,424.00		1	
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing	spouse	10.	\$2,810.75	+	=	\$2,810.75
Inclu friend	de contribution ds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of you amounts already included in lines 2-10 or am	ur househol	d, your	dependents, your room			
Spec	ify:						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical S					12.	\$2,810.75 Combined
13. <b>D</b> o v	/ou expect an	increase or decrease within the year afte	r vou file th	is form	?			monthly income
	No.		,					
	Yes. Explain:							

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		Do	Current Page 34 of 7	2	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Lakesha	С	Moore		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g
				A supplement sh	lowing post-petition chapter 13
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		he following date:
Case number			_	MM / DD / YYYY	<del></del>
				WIWI / DD / TTTT	
<u>Official</u>	Form 10	<u>16J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans Part 1: Des	more space is n wer every quest cribe Your Ho	eeded, attach another sheet to t ion.	e are filing together, both are equathis form. On the top of any addition		
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Ex	xpenses for Separate Household of De	btor 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information feach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	20 years	No.
			Ch:lid	17	✓ Yes.  No.
			Child	17 years	✓ Yes.
			Child	10 years	No.
					✓ Yes.
	-	✓ No ☐ Yes			
Part 2: <b>Esti</b>	mate Your On	going Monthly Expenses			
Estimate you	r expenses as of of a date after th	your bankruptcy filing date unle	ss you are using this form as a supp supplemental Schedule J, check th		
		h non-cash government assistan luded it on <i>Schedule I: Your Inco</i>			Your expenses
	I or home owner or the ground or l		e. Include first mortgage payments and	d	<b>\$359.00</b>
If not inc	luded in line 4:				
4a. Real e	state taxes				4a <b>\$0.00</b>

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Lakesha C Moore Case number (if known)
First Name Middle Name Last Name

First Name Middle Na	ine Last Name		
			Your expenses
5. Additional mortgage payments for your resid	ence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$275.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and	d cable services	6c.	\$250.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$510.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$50.00
10. Personal care products and services		10.	\$45.00
11. Medical and dental expenses		11.	\$30.00
12. <b>Transportation.</b> Include gas, maintenance, bu Do not include car payments	s or train fare.	12.	\$280.00
13. Entertainment, clubs, recreation, newspape	ers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious dona	tions	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your p	ay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$52.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from you	ur pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify: SSI Exception		17c	\$659.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, as	nd support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income		18.	
19.Other payments you make to support others	who do not live with you.		
Specify:	. I'm a day of a faller for an annual fall and a fall a fall and a fall a fall and a fall a f	19.	\$0.00
20. Other real property expenses not included in 20a. Mortgages on other property	n lines 4 or 5 of this form or on Schedule I: Your Income.	202	<b>\$0.00</b>
20b. Real estate taxes.		20a	\$0.00
20c. Property, homeowner's, or renter's insuran	ce	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses		20c	\$0.00
20e. Homeowner's association or condominium		20d	\$0.00
200. Homeowifer 3 association of condomination	1 4466	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1		С	Moore	Case number (if known)		
	First Name	Middle Name	Last Name			
21. <b>Othe</b>	r. Specify:				21	\$0.00
22. <b>Calc</b>	ulate your monthly exper	nses.				\$2,510.00
22a. /	Add lines 4 through 21.					\$0.00
22b.	Copy line 22 (monthly expe	enses for Debtor 2), if any	, from Official Form 106J-2	2		\$2,510.00
22c. /	Add line 22a and 22b. The	22.				
23.Calcu	late your monthly net in	come.				
23a. (	Copy line 12 (your combine	23a	\$2,810.75			
23b. Copy your monthly expenses from line 22 above.					23b	\$2,510.00
23c. Subtract your monthly expenses from your monthly income.						\$300.75
The result is your monthly net income.				23c		
mort			loan within the year or do y modification to the terms or			

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Fill in this information to identify your case:						
Debtor 1	Lakesha	С	Moore			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number						

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and					
x	•	×					
~	/s/ Lakesha Moore Signature of Debtor 1	Signature of Debtor 2					
	Signature of Debtor 1	Signature of Deptor 2					
	Date 10/19/2017	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill in this in	formation to identify your	case:					
Debtor 1	Lakesha First Name	C Middle Na	Moore nme Last Nam	ıe	-		
Debtor 2 (Spouse, if filing	First Name	Middle Na	me Last Nam	ie	-		
United State	es Bankruptcy Court for the:	Northern	District of Illino		_		
Case numb	er		(Sta	re)	_		
` '							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Affairs fo	r Individuals	Filing fo	r Bankru	ptcy	04/1
information	olete and accurate as po n. If more space is need known). Answer every o	ed, attach a separ					
	ive Details About Your	•	nd Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married						
<u></u> ✓	Not married						
2. Durin	g the last 3 years, have y	ou lived anywhere	other than where you li	ve now?			
<b>✓</b> 1	No						
	es. List all of the places y	ou lived in the last 3	3 years. Do not include	where you live	now.		
ı	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same a	as Debtor 1		Same as Debtor 1
1	Number Street		From	Number St	reet		From
-			То				То
- -	City State	Zip Code		City	State	Zip Code	
	Sity State	Zip Code			as Debtor 1	Zip Code	Same as Debtor 1
1	Number Street		From	Number St	reet		From
_			То				To
7	City State	Zip Code		City	State	Zip Code	
3 Within	the last 8 years, did you e	ver live with a coo	use or legal equivalent	in a communi	ty nronerty stat	e or territory? (C	Community property states
	ritories include Arizona, Calif						
✓ No	)						
☐ Ye	s. Make sure you fill out S	chedule H: Your C	odebtors (Official Form	106H).			

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Debtor 1 Lakesha Moore Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$15000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$23000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$21000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. LINK \$2,007.00 From January 1 of current year until Est .SSI \$5,931.00 the date you filed for bankruptcy: Est. LINK \$2,676.00 For last calendar year: Est. SSI \$7,908.00 (January 1 to December 31, 2016 Est. LINK \$2,676.00 For the calendar year before that: Est. SSI \$7,908.00 (January 1 to December 31, 2015

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Moore Debtor 1 Lakesha Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Lakesha		С	Me	oore	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio corp agei	ders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pag	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne	-	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				·		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Lakesha Moore Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Lakesha First Name	C Middle Name	Moore Last Name	Case number (if known)	
11.			u filed for bankruptcy, did ke a payment because yo		pank or financial institution, set off any amo	ounts from your
	<b>✓</b>	No Yes. Fill in the details.				
		•		Describe the action th	e creditor took Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account	number: XXXX-	
10	\A/;+	City Sta	•	any of your proporty in the	possession of an assignee for the benefit o	foreditors a court
12.			stodian, or another official		possession of an assignee for the benefit o	r creditors, a court-
		No Yes				
Part	5:	List Certain Gifts a	nd Contributions			
13.	Wi	thin 2 years before you	u filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	<b>✓</b>	No Yes. Fill in the details	s for each gift.			
		Gifts with a total valuer person	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You	Gave the Gift			
		Number Street				
		City Sta Person's relationship to	•			
		Person to Whom You	Gave the Gift			
		Number Street				
		City Sta Person's relationship to	,			

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entoi i	Lakesha	С	Moore Case nu	mber <i>(if known)</i>	
	First Name	Middle Name	Last Name	-	
. Wi	thin 2 years before you file	ed for bankruptcy, dic	I you give any gifts or contributions with a t	otal value of more than \$6	600 to any charity?
<b>~</b>	No				
F	Yes. Fill in the details for	each gift or contribut	ion.		
	Gifts or contributions to	-		Doto you	Volue
	that total more than \$60		Describe what you contributed	Date you contributed	Value 1
	that total more than wo			Contributed	•
			_		
	Charity's Name				
			_		
	Number Street				
			_		
	City State	Zip Code			
rt 6:	List Certain Losses				
		d for bankruptcy or si	nce you filed for bankruptcy, did you lose ar	nything because of theft, i	ire, other disaster, or
yaı	mbling?				
<b>✓</b>	No				
一	Yes. Fill in the details.				
	Describe the property ye	ou lost and	Describe any insurance coverage for t	he loss Date of you	ır Value of property
	how the loss occurred	ou lost allu	Include the amount that insurance has pa		lost
			pending insurance claims on line 33 of So		
			A/B: Property.		
rt 7·	<b>List Certain Payments</b>	s or Transfers			
abo	out seeking bankruptcy or	d for bankruptcy, did r preparing a bankrup			to anyone you consulte
abo	out seeking bankruptcy or	d for bankruptcy, did r preparing a bankrup			to anyone you consulte
abo	out seeking bankruptcy or lude any attorneys, bankrup	d for bankruptcy, did r preparing a bankrup	tcy petition?		to anyone you consulte
abo	out seeking bankruptcy or lude any attorneys, bankrup No	d for bankruptcy, did r preparing a bankrup	tcy petition?	ed in your bankruptcy.	
abo	out seeking bankruptcy or lude any attorneys, bankrup No	d for bankruptcy, did r preparing a bankrup	tcy petition? or credit counseling agencies for services require		
abo	out seeking bankruptcy or lude any attorneys, bankrup No	d for bankruptcy, did r preparing a bankrup	tcy petition? or credit counseling agencies for services require  Description and value of any property	ed in your bankruptcy.  Date payme	ent Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrup No	d for bankruptcy, did r preparing a bankrup	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	ed in your bankruptcy.  Date payme or transfer	ent Amount of
abo	out seeking bankruptcy or lude any attomeys, bankrup No Yes. Fill in the details.	d for bankruptcy, did r preparing a bankrup	tcy petition? or credit counseling agencies for services require  Description and value of any property	Date payme or transfer was made	ent Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm	d for bankruptcy, did or preparing a bankruptcy tcy petition preparers, o	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	d for bankruptcy, did or preparing a bankruptcy tcy petition preparers, o	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	d for bankruptcy, did or preparing a bankruptcy tcy petition preparers, o	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 1101 S. Western Avenue Number Street	d for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the pr	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	d for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the pr	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 1101 S. Western Avenue Number Street	d for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the pr	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	d for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the pr	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Pay	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	d for bankruptcy, did preparing a bankruptcy petition preparers, of the following state of	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois City State  Email or website address  Person Who Made the Pay  Person Who Was Paid	d for bankruptcy, did a preparing a bankruptcy petition preparers, of the preparers of the	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	d for bankruptcy, did preparing a bankruptcy petition preparers, of the following state of	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address  Person Who Made the Pay Person Who Was Paid 11101 S. State  Chicago Illinois City State  Email or website address  Person Who Made the Pay Person Who Was Paid  Number Street	d for bankruptcy, did a preparing a bankruptcy petition preparers, of 60643 Zip Code  Zip Code	tcy petition? or credit counseling agencies for services require  Description and value of any property transferred	Date payme or transfer was made	ent Amount of payment

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Debto	or 1 Lakesha	С		se number (if known)	
	First Name	Middle Name	Last Name		
ŀ	Within 1 year before you filed help you deal with your credi Do not include any payment or	tors or to make payr		alf pay or transfer any propert	y to anyone who promised to
]	✓ No  Yes. Fill in the details.				
			Description and value of any prop transferred	perty Date payment of transfer with made	
	Person Who Was Paid		_		<del></del>
	Number Street		<del>-</del>		
	City State	Zip Code	-		
t I	the ordinary course of your b	usiness or financial a and transfers made as	security (such as the granting of a securit		
			Description and value of property transferred	Describe any property or payments received or de in exchange	
	Person Who Received Tran	nsfer	-		
	Number Street		-		
	City State Person's relationship to yo	Zip Code u	-		
	Person Who Received Tran	nsfer	-		
	Number Street		-		
	City State Person's relationship to yo	Zip Code u	-		
k	Within 10 years before you filbeneficiary? (These are often called asset-pro		id you transfer any property to a self-s	ettled trust or similar device o	of which you are a
į	Yes. Fill in the details.		Description and value of the pro-	norty transformed	Date
			Description and value of the pro	perty transieneu	transfer was made
	Name of trust				

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Moore Debtor 1 Lakesha \_ Case number (if known) Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Moore Debtor 1 Lakesha \_\_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Debtor	1 Lakesha		С	Moore	Case nui	mber (if known)	
	First Name		Middle Name	Last Name			
26. Ha	=	y in any judic	cial or administ	rative proceeding under	r any environmental l	aw? Include settlements and orde	rs.
	Yes. Fill in the de	tails.					
				Court or agency	N	ature of the case	Status of the case
	Case title						Pending
				Court Name			On appeal
	Case number			NumberStreet			Concluded
				City State	Zip Code		
Part 11	Give Details A	bout Your E	Business or C	onnections to Any Bu	ısiness		
27. W	ithin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the follo	wing connections to any business	?
	-	-		ade, profession, or othe	•	-	
				LLC) or limited liability pa	-	The second second	
	_	a partnership		LLO, or invited hability pe	artioromp (LLI)		
				ve of a corporation			
	An owner of	at least 5% c	of the voting or $\epsilon$	equity securities of a cor	poration		
l.	No. None of the	above applie	s Go to Part 12	)			
¥	<b>-</b>			 e details below for each l	hueinoee		
L	Tes. Check all th	αι αρριγ αυσ	ve and illining				
				Describe the nat	ure of the business	Employer Identification no include Social Security no	
							umber of fritt.
	Business Name					EIN:	
	Number Street					Dates business existed	
				Name of account	ant or bookkeeper		
	City	State	Zip Code			From To	
				Describe the nat	ure of the business	Employer Identification n	umber Do not
				Dodding the nati		include Social Security no	
	Business Name			_		EIN:	
	Number Street			_		Dates business existed	
	-			Name of account	ant or bookkeeper		
	City	State	Zip Code			From To	
				Describe the nat	ure of the business	Employer Identification n	umber Do not
				Describe the nati	ure or the business	include Social Security no	
						EIN:	
	Business Name					LIIV.	
	Number Street			_		Dates business existed	
	0::			Name of account	ant or bookkeeper		
	City	State	Zip Code			From To	

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Debt	tor 1 Lakes	a	С	Moore	Case number (if known)
	First N	me	Middle Name	Last Name	
28.	creditors No	ears before yo or other partic	es.	y, did you give a financial s	statement to anyone about your business? Include all financial institutions,
				Date issued	
	Nam	е		MM/DD/YYYY	
	Nicon	han Olmani			
	Num	ber Street			
	City		State Zip Co	ode	
			p o.		
Part	12: Sigr	Below			
t	rue and co	rrect. I unders	tand that making a f	alse statement, concealin	attachments, and I declare under penalty of perjury that the answers are g property, or obtaining money or property by fraud in connection with or up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Lai	kesha Moore		
		Signature	of Debtor 1		Signature of Debtor 2
		Date 10/1	9/2017		Date
_	S				and all the de Fills of a Real and a 100 feet of Feet 4070
٠	וכ you att	ich additional	pages to Your State	ment of Financial Aπairs fo	or Individuals Filing for Bankruptcy (Official Form 107)?
<b>[</b>	<b>✓</b> No				
	Yes				
	Did you pay	or agree to pa	y someone who is n	ot an attorney to help you	fill out bankruptcy forms?
[ [	<b>√</b> No				
ָ ֪֞֞֞֞֞֞֓֞֓֓֓֞֩֞֩֞֩֓֓֓֓֞֩֩	Yes. Na	me of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	Lakesha C Moore	Northern Dis	Case No.		
	Debtor Debtor		Case No.	(If kno	wn)
			Chapter	Chapte	er 13
	DISCLOSURE OF				
1.	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf</li> </ul>	year before the filing of the	ne petition in bankruptcy, or ag	greed to be paid to me	, for services
	For legal services, I have agreed to a	ccept		_	\$4,000.00
	Prior to the filing of this statement I	have received		_	\$350.00
	Balance Due			_	\$3,650.00
2.	. The source of the compensation paid	d to me was:			
	<b>✓</b> Debtor	Other (speci	fy)		
3.	. The source of the compensation paid	d to me is:			
	Debtor	Other (speci	fy)		
4.	I have not agreed to share the ab members and associates of my I		tion with any other person unlo	ess they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of the agree			
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	-	•	· ·	_
	b. Preparation and filing of any	petition, schedules, stater	ments of affairs and plan which	n may be required;	
	c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, an	nd any adjourned heari	ngs thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankrupt	cy matters;	
6.	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following serv	rices:	
		CERTIF	ICATION		
	certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreer	nent or arrangement for payme	ent to me for represent	tation of the
	10/19/2017		/s/ Alexander Prebe	r	
	Date		Signature of Attorney	,	
			Semrad Law Firm		
			Name of law firm		

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/19/2017	<u>-</u>	
Signed:			
/s/ Lakes	sha Moore	<u>-</u>	
		_	/s/ Alexander Preber
Debtor(s)			Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Moore, Lakesha C.	Case No.	Case No.		
Debtor(s)					
		Chapter.	Chapter13		
	VERIFICATI	ON OF CREDITOR MAT	ΓRIX		
knowled	The above named Debtors hereby verify that lge.	the attached list of creditors is t	rue and correct to the best of their		
Date:	10/19/2017	/s/ Moore, Lake Moore, Lakesha			
		Signature of De			

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CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Secretary of State 2701 South Dirken Parkway Springfield, IL, 62723

City of Elgin 150 Dexter Ct. Elgin, IL, 60120

Focus Receivables Management 1130 Northchase Pkwy Se Ste 150 Marietta, GA, 30067

Guaranty Bank PO Box 240200 Milwaukee, WI, 53224

MOMA FUNDING LLC Po Box 788 Kirkland, WA, 98083

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

RECEIVABLE MANAGEMENT 3348 Ridge Rd Lansing, IL, 60438

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

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TMobile P.O. Box 742596 Cincinnati, OH, 45274

TCF Bank 601 W 14th Street Chicago Heights, IL, 60411

Illinois Title Loan 1511 W Jefferson St Joliet, IL, 60435

ComEd 1919 Swift Drive Oak Brook, IL, 60523

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

#### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

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- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/19/2017	
Signed:	-	
/s/ Lakes	Loshe, MOUZO	/s/ Alexander Preber  Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Debt		Lakesha First Name	C	Moore	Case number (if known)	
		Commence of the commence of th	Middle Name	Last Name		
16.		culate the median family inc		you. Follow these steps:		The second of the second
	16a	a. Fill in the state in which you li	ive.	Illinois		
	16b	o. Fill in the number of people in	your household.	4		
	16c	<ul> <li>Fill in the median family income household</li> <li>Using the link specified in the</li> </ul>		To find	a list of applicable median income amounts, go online	\$91,216.00
17.	How	v do the lines compare?	separate instructions	or this form. This list may	v also be available at the bankruptcy clerk's office.	
		Line 15b is less than or e	qual to line 16c. On th b)(3). <b>Go to Part 3.</b> D	ne top of page 1 of this fo to NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2),	
	17b.	Line 15b is more than line U.S.C. § 1325(b)(3). Go to form, copy your current management.	to Part 3 and fill out	Calculation of Disposal	s box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part :	; (	Calculate Your Commitm	ent Period Under	11 U.S.C. §1325(b)(	4)	
18.	Copy	y your total average monthly	income from line 11			\$1,981.70
19.	<b>Ded</b> i	uct the marital adjustment if mitment period under 11 U.S.C	it applies. If you are C. § 1325(b)(4) allows	married, your spouse is a you to deduct part of you	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	<del></del>
	19a.	If the marital adjustment does	not apply, fill in 0 on l	line 19a.		-\$0.00
		Subtract line 19a from line 1		•		\$1,981.70
20.	Calc	culate your current monthly in	ncome for the year.	Follow these steps:		
		Copy line 19b.				\$1,981.70
		Multiply by 12 (the number of				x 12
	200.	The result is your current mont	thly income for the yea	ar for this part of the form		\$23,780.40
;	20c.	Copy the median family incom-	e for your state and si	ze of household from line	≥16c.	\$91,216.00
21.	łow	do the lines compare?				
-	<b>☑</b> ٢	Line 20b is less than line 20c. U commitment period is 3 years. (	Inless otherwise order Go to Part 4.	ed by the court, on the to	op of page 1 of this form, check box 3, The	
I		ine 20b is more than or equal t 1, <i>The commitment period is 5</i>	to line 20c. Unless oth <i>years.</i> Go to Part 4.	nerwise ordered by the co	urt, on the top of page 1 of this form, check box	
art 4	Si	ign Below			·	
	В	By signing here, I declare under	penalty of perjury that	the information on this s	tatement and in any attachments is true and correct.	
		/s/ Lakesha Moore		×	lakeshe mare	
		Signature of Debtor 1		Sig	nature of Debtor 2	
		Date 10/19/2017 MM/DD/YYYY		Dat	e MM/DD/YYYY	
	lf	you checked 17a, do NOT fill o you checked 17b, fill out Form bove.	out or file Form 122C- 122C-2 and file it wit	2. h this form. On line 39 o	f that form, copy your current monthly income from line	14

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Moore, Lakesha C.	Case No			
Debtor(s)		Case NO.			
		Chapter	Chapter13		
	VERIFICATION	N OF CREDITOR MA	TRIX		
knowled	The above named Debtors hereby verify that the dge.	attached list of creditors is t	rue and correct to the best of their		
Date:	10/19/2017	/s/ Moore, Lake Moore, Lakesha Signature of De	a C.		

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Debtor 1 Lak	kesha	С	Moore	Case number (if known)
Firs	st Name	Middle Name	Last Name	Case number (invitowity
				and the second of the second o
28. Within	2 years before you file	ed for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions
credito	ors, or other parties.			
✓ No	)			
T Ye	es. Fill in the details bel	ow.		
lorensi.			Date issued	
			Date issued	
N	ame		MM/DD/YYYY	
			_	
N	umber Street		<del></del>	
_				
Ci	ity State	zip Code		
art 12: Si	ign Below			
a bankru	ptcy case can result i	n fines up to \$250,000,	or imprisonment for up to :	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of De		ly / Coc	Signature of Debtor 2
				Date
	Date 10/19/20	17		
Did you a	ittach additional page	s to Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
W400000				, , , , , , , , , , , , , , , , , , , ,
No No				
Yes				
Did you p	ay or agree to pay so	meone who is not an at	torney to help you fill out b	ankruptcy forms?
√ No				
land.	Name of person			Attack the Paulininas Patition Promoved Alati
L les.	Name of person			Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119)

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		<b>D</b> 00	differit Tage	71 01 72	
Fill in this info	rmation to identify your	case:			•
Debtor 1	Lakesha	C .	Moore		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Nome	S ook bloom		
		Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106De	<u>ec</u>			Check if this is an amended filing
Declarat	tion About an	<b>Individual Debt</b>	or's Schedule	S	12/15
If two married	people are filing togeth	ner, both are equally respor	sible for supplying corre	ect information.	
U.S.C. §§ 152,	1341, 1519, and 3571.			o \$250,000, or imprisonment for up	to 20 years, or both, 10
Did you p	eay or agree to pay some	eone who is NOT an attorne	ey to help you fill out bar	nkruptcy forms?	
✓ No					:
L	Name of person		Attack Books and	Detition Decorate Nation Date 1	,
Tes.	wane or person		Attach Bankruptcy Signature (Official	r Petition Preparer's Notice, Declaration, Form 119).	. <b>and</b>
	4				
Under ne	nalty of perjury. I dealer	re that I have read the sumi	nary and cohodulos flos	d with this declaration and	
	are true and correct.	o mat i nave read the Sulli	nary and scriedules med	with this declaration and	
<b>6</b> (2)	L. W.	ooks Mass			American Communication (Communication Communication Commun

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

Date 10/19/2017

MM/DD/YYYY

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15. What kind of debts do you have?  16. What kind of debts do you have?  16. What kind of debts do you have?  16. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101 (8) as "incurred by an individual primarily for a personal, family, or household purpose."  17. 18b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain more for a business or investment or through the operation of the business or investment.  18b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain more for a business or investment or through the operation of the business or investment.  19b. Are you filling under  19b. Are you filling under  19b. Are you filling under  19b. I arm of filing under Chapter 7. Go to line 18.  19b. I arm of filing under Chapter 7. Go t	Debtor 1 Lakesha First Name	C Middle Name	Moore Last Name	Case number (if known)	W		
16. What kind of debts do you have?    16. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as incurred by an individual primarily for a personal, family, or household purpose.							
Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?  18. How many creditors do you estimate that you owe?  19. How much do you estimate that you owe?  19. How much do you estimate that you owe?  19. How much do you estimate your assets to be worth?  10.001-\$100,000 \$50,001-\$50 billion \$500,001-\$50 billion \$500,001-\$100 billion \$500,001-\$50 billion \$500,001-\$50 billion \$500,001-\$50 billion \$500,001-\$100 billion \$500,001-\$50 billion \$500,001-\$100 billion \$500,001-\$50 billion \$500,001-\$500 billion \$500,001-\$	<sup>16</sup> . What kind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.					
do you estimate that you owe?    50-99	Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to	Yes. I am filing under Chap expenses are paid that	s. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  No.				
estimate your assets to be worth?    \$10,001-\$100,000	do you estimate that	50-99 100-199	5,001	-10,000	50,001-100,000		
estimate your   \$50,001-\$100,000   \$10,000,001-\$50 million   \$1,000,000,001-\$10 billion   \$10,000,000,001-\$10 billion   \$10,000,000,001-\$50 million   \$10,000,000,001-\$50 billion   \$10,000,000,001-\$50 million   \$10,000,000,001-\$50 billion   \$10,000,000,001-\$50 million   \$10,000,000,001-\$50 billion   \$10,000,000,001-\$50 million   \$10,000,000,001-\$100 million   \$10,000,000,001-\$10 million   \$10,000,000,001-\$10 million	estimate your assets	\$50,001-\$100,000 \$100,001-\$500,000	\$10,0 \$50,0	00,001-\$50 million 00,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion		
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  /s/Lakesha Moore Signature of Debtor 1  I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, 11,12, or 13 of title 11, under chapter, and I choose to proceed under chapter, and I	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,0 \$50,0	00,001-\$50 million 00,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion		
correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  /s/ Lakesha Moore  Signature of Debtor 1  Signature of Debtor 2	Part 7: Sign Below						
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  /s/ Lakesha Moore		correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill					
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  /s/Lakesha Moore **  /s/Lakesha Moo					